

APPENDIX F: Relevant Existing Community Needs Assessments and Reports

Comprehensive Needs Assessments

- Community Needs Report and Corporate Foundation Benchmarks: Report for the Rio Tinto Kennecott Foundation by Sorenson Impact
 - 2017 Community Needs Assessment (authored by Salt Lake County Regional Development)
 - 2016 Utah Community Action Community Needs Assessment
 - Community Action Services and Food Bank Community Needs Assessment Data Analysis
 - Tooele County Community Health Assessment 2016
- United Way Salt Lake 2-1-1 Annual Report

Demographics and Trends

- State and County Population Estimates for Utah: 2010-2015
- State and County Population Estimates for Utah: 2018
- Race and Ethnicity in Utah: 2016

Housing

- What Rapidly Rising Prices Mean for Housing Affordability (authored by Kem C. Gardner Policy Institute)
- Salt Lake and Utah County Subcounty Estimates, 2010-2017
- Regional Analysis of Impediments to Fair Housing Choice - Salt Lake, Utah, Davis, and Weber Counties
- Salt Lake County: Fair Housing Equity Assessment and Regional Analysis of Impediments
- Out of Reach 2018: Utah
- State of Utah Affordable Housing Assessment

Small Business Lending

- JPMorgan Chase & Co. - The Status of Female & Small Business Owners

Labor Market

- Utah's Long-Term Demographic and Economic Projections Summary
- 2018 Annual Report (authored by the Utah Governor's Office of Economic Development)

Community Development

- Weber County Strategic Economic Development Plan
- Five Year Consolidated Plan (City of Ogden)
- NeighborWorks Salt Lake Community Needs Assessment 2017-2018

Other Needs

- Health
 - 2014-2018 Community Health Improvement Plan Davis County, Utah
 - Intermountain Healthcare Community Health Needs Assessment (CHNA) Reports
 - **Air Quality and Environment:** Utah Priorities Project Brief: Air Quality
 - **Food:** Utah Action Guide on Fruits and Vegetables
 - **Suicide Prevention:** Getting to Tomorrow: Addressing Suicide in Utah and the Mountain States
 - **Mental Health and Substance Abuse:** Behavioral Health Barometer Utah, Volume 4
- **Youth and Education**
 - Kids Count County Data Sheets
 - 2017 Results Matter Report of the Promise Partnership
 - 2017 State Child Care Facts in the State of Utah
- **Disability Services:**
 - Disabilities and Health in Utah
 - Division of Services for People with Disabilities - Annual Report 2016
- **Digital Literacy and Inclusion:**
 - Closing the Digital Divide - A Framework for Meeting CRA Obligations
 - Internet access in Utah: Stats & Figures

*Community Action Services and Food Bank Community Needs Assessment Data Analysis
Utah's Seventh Annual Report on Intergenerational Poverty, Welfare Dependency and the Use of Public
Assistance 2018*

Refugee Mental Health Fact Sheet.

Comprehensive Reports on Homelessness: State of Utah 2017

Community Needs Report and Corporate Foundation Benchmarks: Report for the Rio Tinto Kennecott Foundation by Sorenson Impact

View the full report [here](#).

Source: Sorenson Impact Center for Rio Tinto Kennecott Foundation

Date Published: 2018

Methodology: Literature review of existing needs assessments in Salt Lake and Tooele Counties. Findings listed by needs assessment below.

2017 Community Needs Assessment

View the full report [here](#)

Source: Salt Lake County Regional Development, Community Resources, and Development

Date Published: May 2017

Methodology: Literature review, a survey of 870 SLCo residents, mapping of underserved communities, implementation of outreach strategies.

Key findings:

- The survey identified the following as needing the most improvement: education (42 percent); environment (33 percent); safety (32 percent); neighborhood revitalization (32 percent); mental health services (32 percent); housing (29 percent).
- “Education and environment were identified as the top current needs, countrywide. Housing and education were identified as the top needs in 5–10 years. Safety & stability and housing were identified as top needs in the literature review, as well as the survey results.”
- Priority communities identified based upon mapping results:
 - Kearns: greatest needs identified by residents (in order): education, neighborhood revitalization, safety, mental health, economic development.
 - Midvale: greatest needs identified by residents (in order): education, health care, safety, environment, housing.
 - Salt Lake City: greatest needs identified by residents (in order): housing, environment, mental health care, education, neighborhood revitalization.
 - South Salt Lake: greatest needs identified by residents (in order): neighborhood revitalization, environment, economic development, safety, education.
- 21 percent of survey respondents “indicated that education is the largest barrier to economic opportunity....18 percent feel that housing is the largest barrier to economic opportunity.”
- “27 percent of respondents indicated that a lack of education is the single most common reason people experience poverty.”

2016 Utah Community Action Community Needs Assessment

View the full report [here](#)

Source: Utah Community Action (UAC)

Date Published: 2016

Methodology: Eight online databases (inc. Census Bureau & Utah Department of Workforce Services), a community forum with clients/employees/community partners.

Key findings:

- **Greatest needs identified by English-speaking residents:** the cost of health care (70.7 percent), healthy food (70.06 percent), low-wage jobs (68.47 percent), help for people who are homeless (56.37 percent), and cost of education (50 percent).
- **Greatest needs identified by Spanish-speaking residents:** Jobs are low wage (71.43 percent), not enough income to cover food costs (64.29 percent), lack of health insurance (64.29 percent), and cost of rent (55.95 percent).
- Top needs:
 - "...lack of education and job skills, lack of transportation and childcare, and a high cost of housing... were cited among all groups surveyed as being leading causes of poverty in Utah."

Community Action Services and Food Bank Community Needs Assessment Data Analysis

View the full report [here](#).

Source: Community Action Services and Food Bank

Date Published: 2015

Methodology: Conducted primary research through surveys, secondary resources, and Census Bureau data concerning Utah County.

Key findings:

- Utah County community lacks access to:
 - Affordable housing;
 - Adequate economic opportunities; and
 - Social bonding/bridging.
 - Significantly impoverished service community, especially prevalent amongst children.
 - Substantial issues with affordable housing & adult social capital.
- Income:
 - 5,000 people in the region live with an income at or less than 100 percent of the federal poverty guideline; an additional 100,000 live with an income between 100 percent and 200 percent of the poverty level.
 - 34% of clients say lack of training is one of the three biggest issues
- Housing:
 - 24 percent of those surveyed relied on friends and family to provide adequate housing
 - 77 percent of those surveyed identified affordable housing as the "most needed resource".
 - 1/3 of homeowners are paying excessive amounts for housing costs (more than 30 percent of annual household income).
 - About 14,800 adults in Utah County are in danger of becoming precariously housed—they are staying with friends or family members with no permanent housing
 - "Four out of ten clients in the survey indicated their household does not have enough money to pay rent or mortgage each month."
 - Lowest opportunity cities are in Provo, Orem, and Springville (rated by HUD to quantify the ability of an individual or family to access and capitalize on an opportunity).
 - Only 2.2 percent of Utah County rental inventory is dedicated to tax credit units (less than other counties by at least 6%)

- Zoning has concentrated tax credit units in only three cities, Provo, Lehi, and Pleasant Grove, which concentrates the 1,900 HUD voucher holders. This concentration “limits fair housing choice of voucher holders”
- Many cities don’t even have a plan to increase the affordable rental inventory
- Education:
 - Graduation rates amongst Hispanic & low-income students are low.
 - “...nearly one in three primary- and secondary-age students is living in poverty. The 29 percent of Utah County students living in poverty equates to about 35,000 children and youth...”
 - Fifth most-educated county in the nation;
 - 95%+ of adults have graduated high school, which is the highest county rate in Utah, but Hispanic graduation rate is only 65% in Provo School District
- Population:
 - ⅔ of those surveyed identified two or fewer family members to rely on “in times of trouble”.
 - “This alarmingly low level of social capital is a significant barrier for...people living with low incomes—particularly those experiencing intergenerational poverty or chronic low income.”
 - Almost half (45%; 2,910 single women) of Utah County single mothers with children make less than \$25,000 annually
 - Twenty percent of all renter households in Utah County are large households
- Top issues:
 - Transportation, expensive housing/childcare, limited job training, language barriers, poor health resources, the high cost of health care
- Needs of Immigrants and Refugees
 - A gap in access to education, especially with the process of applying to post-secondary education
 - Language barriers and illiteracy
- Transportation and Regional Development
 - Affordable housing is often prevented at Transit Oriented Developments due to the high cost of development
 - Only about 13 percent of employees carpool to work, less than 2 percent of workers use public transportation
 - 20 percent do not have access to reliable transportation, but transportation is low on the priority list

Tooele County Community Health Assessment 2016

View the full report [here](#).

Source: Tooele County Department of Health

Date Published: 2016

Methodology: Literature review, local and national public health data, community surveys/interviews.

Key findings:

1. Health concerns of Tooele County residents: Obesity (44.82 percent), illicit drug abuse by adults (30.43 percent), suicide (28.76 percent), mental health problems (27.09 percent), illicit drug abuse by youth (27.09 percent), prescription drug abuse (18.73 percent), air quality (18.39 percent), access to health care services (15.05 percent).

- Measured health issues: “Obesity, diabetes, heart disease, and cancer.”
 - Sexually transmitted diseases and influenza or H1N1 were infectious diseases with the greatest perceived impact on the community.
 - “Mental health issues such as suicide, depression, and schizophrenia were perceived as another significant health problem...”
2. **Income**
 - 9.4 percent child poverty rate.
 3. **Housing**
 - 10 percent of households are headed by a single mother (greater risk of poverty).
 4. **Health**
 - Ranked last out of 29 UT counties for unhealthy behaviors including “...adult smoking, obesity, binge drinking, motor vehicle deaths, teen births, and chlamydia.”
 - The community identified health issues: “...obesity, unhealthy eating habits, illicit drug use, lack of exercise, and mental health issues.”
 - 68.5 percent of the population suffers from obesity & 8.1 percent of the population has type 2 diabetes.
 - Lack of public recreation centers and outdoor facilities.
 - Marginally higher cancer mortality rate.
 - The third highest rate (21.9 percent) of depression in UT.
 5. **Population**
 - 45 percent of the population commutes outside of the county.

United Way Salt Lake 2-1-1 Annual Report

View the full report [here](#).

Source: United Way Salt Lake

Date Published: 2018

Methodology: Survey of Utahns overall and of 2-1-1 callers specifically

Report Themes

- While housing, educational opportunities, and healthcare are important needs, other assistance, such as with taxes and legal issues, is also a necessity.

Key Findings

- Overview
 - 26% of Utahns hear about 2-1-1 through another organization, while 23% hear about it through friends and family.
 - Throughout 2016-2017, there were 83,541 total calls to 2-1-1 for Utah. There were also 38,403 interactions via the web, and 1,658 chat interactions. The total number of app searches was 11,123.
 - 2-1-1 maintains partnerships with service providers and a comprehensive database of these providers in order to streamline access to services for callers.
- 2016-2017 Caller Needs
 - 16,658 callers were requesting assistance for utility payments, and 7,173 were requesting assistance with renting.

- The next most urgent need was for a food pantry, with 14,749 requests.
- 12,968 callers asked for tax preparation assistance, and 3,320 callers were asking for legal assistance.
- 7,016 callers were asking for holiday time.
- Health care was also an important issue for callers; 4,088 asked for dental, 4,064 asked about health insurance, and 2,992 asked about mental health services.
- 250 callers were in need of a crisis/suicide line
- 2016-2017 Caller Demographics
 - 60% of callers had an annual household income of \$15,000 or less, and 56% of callers were utilizing government assistance.
 - 36% of callers were single adults without children, and 25% of callers were single parents.
 - 29% of callers were Hispanic, and 17% were from some other minority population.
 - 35% of the callers had a disability, while 20% of callers were elderly.
 - Only 42% of callers had a high school diploma.
 - The majority of calls (48,676) were from Salt Lake County, but many (7,452) were from Weber County and Utah County (7,307), and several (5,101) were from Davis County. Washington County was the only other county with a large number of calls, at 1,293.

2018 Gardner Business Review on Housing Affordability

View the full report [here](#).

Source: Kem C. Gardner Policy Institute

Date Published: June 2018

Report Themes

- Housing affordability has become a crisis in Utah due to a combination of a rapidly growing population--fueled by strong economic growth in the wake of the recession, relatively low supply of housing units, below-median incomes and wage increase stagnation, a shortage of affordable construction labor, and rising interest rates.

Key Findings

- **Housing price appreciation trends** - Over the past 26 years, a generation demographically, the average annual increase in housing prices has been 5.7 percent. If that rate of increase continues for the next 26 years, the median price of a home in the Salt Lake and Provo-Orem metropolitan areas would be \$1.3 million. Even when applying the real rate of increase (inflation adjusted) over the past 26 years of 3.32 percent, the median price would be \$736,600. And if this real rate of increase is cut in half to 1.7 percent the median price would still be \$483,000 in real dollars; equivalent to Seattle housing prices in 2017.
- **Incomes not keeping pace** - Housing affordability in Utah, over the long-term, is threatened due to the gap between the annual real rate of increase in housing prices of 3.32 percent and the annual real rate of increase in household income of 0.36 percent. In Utah, housing prices increase much faster than incomes consequently many households face high levels of housing cost burdens.

- **Household income and housing affordability** - The challenges of housing affordability are closely linked to household income. For households below the median income, high housing prices often jeopardize economic well-being and prevent homeownership. For most households above the median income, homeownership is still achievable, due primarily to several years of historically low interest rates. However, an increase in mortgage rates to six percent – a likely possibility in the next few years – would jeopardize homeownership opportunities for many households with higher incomes and seriously reduce housing affordability in Utah.
- **Greatest challenge is for households with incomes below the median** - The current affordable housing crisis in Utah is concentrated in households with incomes below the median. A household with income below the median has a one in five chance of a severe housing cost burden, paying at least 50 percent of their income toward housing, while a household with income above the median has a one in 130 chance. By another measure, a household with income below the median is 32 times as likely to have a severe housing cost burden as a household with income above the median.
- **Many of the most vulnerable families lack affordable, safe, and stable housing** – Rising housing prices and the shrinking supply of affordable housing means low-income families spend more on housing and less on food, health care, transportation, vocational training, and their children’s needs. Affordable and decent shelter is central to a child’s health and development as well as family and neighborhood stability. Policies to expand affordable housing are tantamount to human capital investments, which are not much different than jobs and education programs. An increase in safe and stable housing for low-income families would improve their children’s long-term education and employment outcomes as well as reduce intergenerational poverty and advance upward mobility.
- **Housing price increases could impact economic competitiveness** - Housing prices in Utah have not yet been a constraint to economic growth, but there is cause for some concern. The median sales price of a home in Utah’s two large metropolitan areas is already 20 percent higher than home prices in Boise, Las Vegas, and Phoenix: three cities Utah competes with for new business expansions. The housing price gap with these cities makes Utah’s economic development efforts less competitive and the state less attractive as a business location.

Salt Lake & Utah County Subcounty Estimates for 2010–2017

View the full report [here](#).

Source: Kem C. Gardner Policy Institute

Date Published: September 2018

Report Themes

- Utah is the third-fastest growing state in the country; and
- The highest population growth currently is occurring in southwestern Salt Lake County—where land is most available—and northwestern Utah County.

Key Findings

- Utah is the third-fastest growing state in the country.

- This report presents annual sub-county population, household, and housing unit estimates for cities and census tract areas in Salt Lake and Utah county from 2010 to 2017. For both counties, 2016 to 2017 represents the largest and most rapid population growth of this seven-year period. Though Utah County is about half the population of Salt Lake County, it gained more new residents from 2016 to 2017, proving that it should not be considered a small-scale version of Salt Lake County in terms of growth.
- For both Salt Lake and Utah counties, 2016 to 2017 represents the largest population growth year since the 2010 Census.
- Utah County grew more than Salt Lake County from 2016 to 2017. Utah County grew by 20,435 people, almost 600 more than Salt Lake County's increase of 19,848 people. This represents a 3.5 percent increase in Utah County and a 1.8 percent increase in Salt Lake County.
- Salt Lake County added more housing units than Utah County from 2016 to 2017 (about 6,300 vs. about 5,600).
- Two key factors help explain why Salt Lake County has a lower estimated population growth for the year than Utah County, despite having more new housing units built. First, Utah County has larger household sizes for both owner and renter households than Salt Lake County, so a new home in Salt Lake County is generally expected to house fewer residents. Second, renter-occupied construction comprises a much greater share of Salt Lake County's new construction than in Utah County: 47 percent vs. 24 percent of new households (2016 to 2017).
- The highest population growth from 2016 to 2017 is in cities in southwestern Salt Lake County and northwestern Utah County, with Herriman, Saratoga Springs, South Jordan, and Eagle Mountain as leaders. The top ten growth cities account for 66 percent of the combined population growth in Salt Lake County and Utah County from 2016 to 2017.

Because much of Salt Lake County is developed, growth concentrates in the southwestern part of the county where land is more available, particularly for single-family home construction. Herriman, South Jordan, West Jordan, and Bluffdale each added substantial populations, mainly through large single-family developments. Herriman added the most residents between both counties (3,854) to arrive at 38,470 residents in 2017, an increase of 11.1 percent. South Jordan also added over 3,000 residents.

Regional Analysis of Impediments to Fair Housing Choice - Salt Lake, Utah, Davis, and Weber Counties

View the full report [here](#).

Source: Bureau of Economic and Business Research at David Eccles School of Business

Date Published: May 2014

Methodology: The Salt Lake County Regional Analysis of Impediments (RAI) relies on the FHEA data and analysis to determine the impediments to fair housing choice and the impact of demographic change, segregation, racially and ethnically concentrated areas of poverty, and disparities of income on protected classes.

Report Themes

- Minority communities are at least twice as likely as white households to be low to moderate income households;

- Lack of housing price diversity, due in part to zoning, has led to income-based and minority housing segregation in Utah;
- The disparities in homeownership across racial and ethnic lines reflect only the symptoms of underlying impediments in the home mortgage application process;
- Holladay and Bluffdale have the highest Hispanic denial rates for mortgage applications in Salt Lake County, which average over 30 percent.

Key Findings

- Analysis of Impediments
 - The RAI identifies those factors that have (1) perpetuated the concentration of protected classes within a few communities in Salt Lake County and (2) are currently barriers to limiting fair housing choice and opportunity. Essential background to the RAI is the affordable housing needs of protected classes, particularly the need for affordable rental housing. Estimates of the needs establish the housing hardship many protected classes experiences. Affordable housing needs are, in part, a consequence of impediments to housing choice, which is identified and discussed in this summary followed by the listing of major impediments for entitlement jurisdictions. In almost all cases the impediments listed affect all members of protected classes but particularly minority, disabled, and large family households.
 - Zoning practices and development approvals have a greater impact than any other factor on fair housing choice. If the high growth cities in the southeast and southwest quadrants of Salt Lake County do not allow increased levels of affordable housing, particularly rental housing, protected classes will become more highly concentrated and segregated by 2020 thereby further limiting housing choice.
 - Minorities and Hispanics are at least twice as likely as white households to be low or moderate-income households. Housing affordability is critical for homeownership opportunities for these protected classes. In some entitlement jurisdictions as well as non-entitlement jurisdictions in Salt Lake County housing is less affordable due to the absence of affordable housing incentives (density bonuses) and fee waivers, as well as restrictions on lot size and building materials.
 - Lack of price diversity can impede fair housing choice. The lack of price diversity not only affects housing choice for low-income households but also housing choice for higher income households. For example, West Valley City and Taylorsville both have a disproportionately small share of homes priced above \$250,000. A home priced at \$250,000 or more is affordable to those households with at least a median income level. West Valley City with 11 percent of households in the county has only 1.1 percent of the homes priced above \$250,000. Taylorsville with 6 percent of the households in the county has only 1.8 percent of the homes priced above \$250,000. West Valley City and Taylorsville need to continue to concentrate on improving housing opportunities for higher income households.
 - The high concentration of rental units in a few cities inevitably leads to the concentration of the 5,700 HUD voucher holders, who are predominately very low-income, protected class households. All voucher holders have incomes below 50 percent area median income (AMI). Eighty-four percent of voucher holders are members of a protected class. Thirty percent of all voucher holders are minority households, forty-two percent are households with a disabled individual and twelve percent are large family households.

- Lack of housing price diversity, due in part to zoning, has led to concentrations of low-income, poor minorities, and ethnic groups in many neighborhoods in northwest Salt Lake City, as well as the mid-valley cities of West Valley City and Taylorsville.
- All jurisdictions need to improve their housing complaint process; formalize the process and develop outreach and education to raise awareness.
- The extent of housing discrimination in Salt Lake County is unknown. The fair housing complaint process does not appear to be an effective measure of housing discrimination. No testing of landlord discrimination or real estate agent “steering” has been conducted.
- Private Policies and Practices - Lending
 - The disparities in homeownership across racial and ethnic lines reflect only the symptoms of underlying impediments in the home mortgage application process. The Home Mortgage Disclosure Act (HMDA) data was compiled for Salt Lake County to better understand the barriers that members of the protected class face in obtaining mortgages.
 - Holladay and Bluffdale have the highest Hispanic denial rates in the county, averaging over 30 percent. Note that the two cities account for only 0.6 percent of the total Salt Lake County mortgage applications for Hispanics. However, other cities with high mortgage application rates among Hispanics have similar denial rates. Salt Lake City and West Valley City, which account for 45 percent of the county’s Hispanic mortgage applications, have Hispanic denial rates slightly above the overall Hispanic denial rate at the county level. In other words, while the Hispanic denial rates in southern and eastern cities in the county might deviate from the overall Hispanic denial rate due to low Hispanic application volume, the Hispanic denial rates are significantly higher than those among non-Hispanic white applicants for all cities in Salt Lake County.
 - The mortgage applicant income distribution for Salt Lake City differs significantly between the two groups. While 48 percent of the non-Hispanic white applicants who selected Salt Lake City properties have incomes above 120 percent of the MSA median family income (MFI), only 14 percent of Hispanic applicants reported incomes in this bracket.
 - The disproportionately high prevalence of high-interest loans among Hispanic applicants is apparent across all cities in Salt Lake County.
- Affordable Housing Needs
 - When applied broadly to a housing market, the phrase “affordable housing need” is somewhat vague but, when applied to a narrow subgroup of owners and renters—very low-income households with severe housing problems—the need for affordable housing is no longer vague but apparent and acute. The need is substantial. In Salt Lake County there are 35,900 very low-income households with severe housing problems; 12,749 owners and 23,120 renters.
 - Very low-income households are defined as those households with income levels \leq 50 percent AMI. Severe housing problems are defined as those housing units that have any one of the four following conditions: (1) a cost burden of at least 50 percent of income for housing and utilities, (2) incomplete kitchen facilities, (3) incomplete plumbing (4) more than 1.5 persons per room. One in eight owner households have severe housing problems and almost 13,000 owner households in Salt Lake County are very low-income households with severe housing problems. About one-quarter of all very low-income owners with severe housing problems are minority households; a total of 3,374 households.

- One in four renter households has severe housing problems, a total of 27,765 households. Minority and Hispanics renter households have a higher percentage of households with severe housing problems. For each about one-third of all renters have severe housing problems. Of very low-income renters over half have severe housing problems.
- Minority, ethnic and large family households are disproportionately renters. In Salt Lake County, 30 percent of white households are renters compared to 52 percent of minority households and 50 percent of Hispanic households. In South Salt Lake 80 percent of minority households rent, and in Midvale, 70 percent of minority households rent. Twenty-five percent of all minority renters are large family renters households. In targeting affordable housing relief to households of protected classes it is imperative to focus on the development and rehabilitation of affordable rental units.
- Over 24,000 owner-occupied households in Salt Lake County have severe housing problems which include lack of kitchen of plumbing, more than 1 person per room, and housing cost burden amounting to more than 50 percent of total income.
- Over one in five Hispanic owner households have severe housing problems, compared to only a tenth of non-Hispanic white owner households. This disparity in housing problems cannot be explained by inherent differences in incomes across racial and ethnic groups. In fact, across all income levels, Hispanics have a higher prevalence of severe housing problems than among non-Hispanic whites.
- Fair Housing Equity Assessments
 - The minority population in Salt Lake County in 2010 was 267,770; accounting for 26 percent of the population of the county. The five cities with the highest concentration of minority populations are West Valley City 46.3 percent minority, South Salt Lake 43.5 percent, Salt Lake City 34.4 percent, Midvale 31.7 percent, and Taylorsville 29.2 percent. Bluffdale has the lowest share of minority individuals at 7.1 percent. The largest minority population group is Hispanic. The Hispanic population increased at a faster rate than the minority population. From 2000 to 2010 the Hispanic population in the county increased by 69,228 individuals, an increase of 64.8 percent. During this decade the Hispanic population increased from 11.9 percent of the county's population to 17.1 percent.
 - The Bureau of the Census has published reliable estimates on disabled individuals in Salt Lake County for 2010. Unfortunately, these estimates cannot be compared to the 2000 Census estimates due to significant changes in definitions of disabilities. The 2010 definitions are narrower in scope resulting in a decrease in the number of disabled individuals. The change in definitions produces lower but more accurate estimates of the disabled population. In 2010, 8 percent of the Salt Lake County population meets the definition of disabled; an estimated 83,600 unique individuals. Many disabled individuals suffer from more than one disability. The number of individuals with ambulatory difficulty was 38,350, with self-care limitations 15,050, independent living difficulty 27,675, and cognitive difficulty 33,650. Seniors (65 years and more) comprise 37 percent of the disabled population. A sizeable share—an estimated 80 percent—of disabled individuals live in households where the householder is a homeowner. Unfortunately, these individuals are less likely to have accessible units since the Fair Housing Act (FHA) does not apply to owner-occupied dwelling units.
 - The minority population in Salt Lake County is concentrated in seven areas; Kearns, Magna, Midvale, Salt Lake City's River District (neighborhoods west of I-15, east of I-215 north and south city boundaries), South Salt Lake, Taylorsville, and West Valley City. These seven areas accounted for 35 percent of the population in the county in 2010 but

58 percent of the minority population. The percent share of the county's minority population living in these seven areas is nearly unchanged over the past ten years. In 2000 the seven areas mentioned above had 59.6 percent of the minority population in the county. By 2010 their share had dropped by only 1 percent to 58.4 percent. While the concentrations of minority and Hispanics have persisted in Salt Lake County dissimilarity indices show that the county has low to moderate segregation. Increasing concentrations of low-income and poverty households are linked to racial and ethnic segregation. "The face of poverty is also the face of segregation." And segregation impedes fair housing choice and raises the risk of housing discrimination.

- For the children of any neighborhood, the most important factor shaping lifetime opportunities is the quality of the local schools. Educational opportunity varies significantly throughout the public schools across the county often leading to decisive disparities in educational opportunity. The impact of these disparities falls heaviest on the children of protected classes. These disparities have long-term consequences. Most obvious is lower levels of educational attainment, which in turn affects future earnings trapping individuals, families, and entire communities in a generational cycle of poverty. Students from poor households have much higher educational risks and when assigned to a high poverty school the risks and disadvantages are compounded. High concentrations of school poverty are a threat to a student's educational, social, and, ultimately, employment opportunities. When a school's student body becomes 50 percent poor, classroom achievement declines; at 75 percent poor achievement is seriously threatened. Income inequality is the driving force in disparities of educational opportunity nationally and locally.

Salt Lake County: Fair Housing Equity Assessment and Regional Analysis of Impediments

View the full report [here](#).

Source: Bureau of Economic and Business Research

Date Published: December 2015

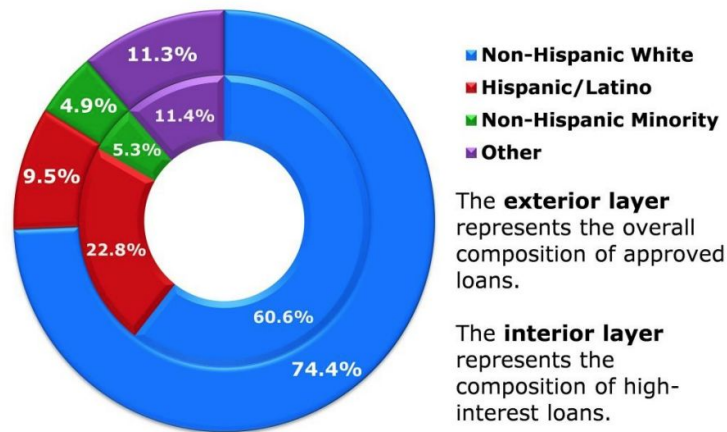
Methodology: Survey of statistics from Census Bureau and community HUD partners

Key Findings:

- Demographics:
 - From 2000 to 2010 the population of Salt Lake County increased by 15 percent however, the county's minority population grew by 56 percent; an increase of 96,500 individuals (mainly Hispanic @ 176,015 individuals, representing two-thirds of all minority citizens.)
 - The highest concentration of minority populations are West Valley City 46.3 percent minority, South Salt Lake 43.5 percent, Salt Lake City 34.4 percent, Midvale 31.7 percent and Taylorsville 29.2 percent.
 - In 2010, eight percent of the Salt Lake County population was disabled; an estimated 83,600 unique individuals. Many disabled individuals suffer from more than one disability.
 - Greatest areas of concentration of disabled persons are mid-valley Salt Lake County; including South Salt Lake, Murray, Midvale, West Valley City, Taylorsville, and unincorporated Kearns.

- The need for accessible housing units far exceeds the demand due to the lack of accessibility standards for detached single-family homes...affordable units fall far short of demand.
- Single parents households with children under 18 years of age represent 8.6 percent of all households in Salt Lake County and are the most likely to be discriminated against.
- Seven SLCo areas account for 35 percent of the population in the county in 2010 but have 58 percent of the minority population (Kearns, Magna, Midvale, Salt Lake City's River District, South Salt Lake, Taylorsville, and West Valley). West Jordan and Sandy growing.
- 9.4 percent of Salt Lake County's population is poor...Minorities were almost three times as likely to be poor with a poverty rate of 18.2 percent...blacks had the highest prevalence of poverty with just over 22 percent, followed by Hispanics at about 19 percent.
- Food deserts were identified in South Salt Lake and the neighborhoods of Rose Park, Fair Park and Poplar Grove in Salt Lake City.
- The neighborhoods most at risk of deteriorating quality in Salt Lake City are Rose Park, Poplar Grove, and Glendale.

Figure 12
Composition of Approved Loans and High-Interest Loans in Salt Lake County, 2006–2011



Source: HMDA LAR Raw Data by MSA (2006-2011)

	Minority Population 2010	% Chg Minority Population 2000-2010	Percent of Individuals in Poverty	Opportunity Index (1 very low 10 very high)	% of Affordable Housing Needs Met*
Entitlement Cities					
Salt Lake City	64,115	20.1	16.6	4.9	130
Sandy City	12,201	54.5	5.7	7.0	39
South Jordan	6,031	229.4	1.6	8.0	3
Taylorsville	17,112	48.3	9.5	3.3	40
West Jordan	26,352	147.5	5.6	4.5	21
West Valley	59,982	85.4	10.7	2.0	62
Non-Entitlement Cities					
Bluffdale	542	149.8	4.7	3.0	28
Cottonwood Heights	3,957	76.1	5.3	7.5	15
Draper	5,792	107.5	4.9	7.7	5
Herriman	2,266	2,415	1.7	6.0	
Holladay	2,852	249.0	6.0	7.3	35
Midvale	8,858	23.3	17.7	3.1	82
Murray	7,575	79.5	7.7	5.9	59
Riverton	3,737	184.0	3.8	5.7	6
South Salt Lake	6,031	35.9	37.3	1.5	196
Salt Lake County					
Salt Lake County	267,770	56.4	9.4	4.9	na

*Rental housing needs met for renters with incomes from 30% to 50% AMI.
Source: U.S. Census Bureau and HUD.

Low, Moderate and High Opportunity Cities

Low Opportunity	Opportunity Index	Moderate Opportunity	Opportunity Index	High Opportunity	Opportunity Index
South Salt Lake	1.5	West Jordan	4.5	Herriman	6.0
West Valley	2.0	Salt Lake City	4.9	Sandy	7.0
Bluffdale	3.0	Riverton	5.7	Holladay	7.3
Midvale	3.1	Murray	5.9	Cottonwood Heights	7.5
Taylorsville	3.3			Draper	7.7
				South Jordan	8.0

Source: HUD Spreadsheet for Sustainable Communities grantees.

Out of Reach 2018: Utah

View the full report [here](#).

Source: National Low Income Housing Coalition

Date Published: 2018

Report Themes

- In order to obtain housing while working minimum wage in Utah, an individual would need to work between 2 to 2.5 full-time jobs in order to afford a rental unit—depending on the number of bedrooms. This translates to between 79–98 working hours required to afford average priced rental housing in Utah on minimum wage.

Key Findings

- State facts
 - Minimum wage – \$7.25
 - Average renter wage - \$13.92
 - Average 2-bedroom housing wage - \$17.77

- Number of renter households – 279,600
 - Percent Renters – 30%
- Utah's most expensive areas:
 - Summit County; Wasatch County; Salt Lake City; Uintah County; Kane County
- Minimum wage:
 - On minimum wage, the individual needs to work 98/week to afford a 2-bedroom rental home in Utah; the average individual working minimum wage would need to work 2.5 full-time jobs to afford a 2-bedroom rental.
 - On minimum wage, the individual needs to work 79/week to afford a 1-bedroom rental home in Utah; the average individual working minimum wage would need to work 2 full-time jobs to afford a 1-bedroom rental.

State of Utah - Affordable Housing Assessment 2017

View the full report [here](#).

Source: Workforce Services Housing & Community Development

Date Published: 2017

Report Themes

- The housing crisis—from the lense of both affordability and homelessness—is being approached from independent, uncoordinated perspectives across the private, nonprofit, and public sectors—making efforts more ineffective and inefficient;
- Vulnerable populations are particularly impacted by the housing crisis;
- Growing populations, lack of construction labor, and low wages are key contributors to the problem.

Key Findings

- **Overview**
 - Stakeholders from the private sector, nonprofit sector, and the public sector approach affordable housing from largely independent perspectives. This report represents a concerted effort to coordinate and leverage the interests of these stakeholders. It builds upon the contributions of each sector and seeks to incorporate their insights into a pragmatic conceptual framework. Policymakers can then draw upon this framework and the analysis contained within this report as they continue working on policies that will better meet the housing needs of Utah’s lower-income households and its most vulnerable populations.
- **Overview of income, income drivers, and Utah’s housing industry**
 - Population growth is a primary driver of housing demand. As the state’s overall population increases, the number of households are expected to rise. A new household creates new demand for an additional housing unit regardless of whether the demand is derived from a natural increase or through migration.
 - According to estimates from the 2011-2015 American Community Survey, there were 906,292 households in Utah, and it indicated that there were 1,814,121 non-institutionalized people between 16 and 64 years old who were participating in the labor force. On average then, each household should have approximately 2.00 people participating in the labor force. The average household in Utah also had 3.15 people in it. That means that the average ratio of workers to household size is approximately 1:1.57 people.
 - The allocation of employment by goods-producing and service-providing sectors and the relative wage of their employees have a significant effect on Utah’s economy, which ultimately affects the affordability of housing for different income groups.
 - Over the last 17 years, employment growth and population growth have been correlated in Utah’s counties, which means that counties that are experiencing employment growth are likely growing in the overall population, and vice versa. It shows that Utah’s labor force is growing at 1.5 percent per year, which is slightly faster than the 1.4 percent rate of growth of Utahns between age 15 and 64, which may account for the declining unemployment rate and it likely indicates that workers from other states are migrating to

Utah for employment opportunities, which places greater demand on the existing supply of housing.

- Closely related to employment and wages is educational attainment. Educational attainment is the amount of formal schooling one has completed. Educational attainment, or the lack thereof, can act as a catalyst or inhibitor because it magnifies or diminishes earnings regardless of industry. Education may also be a prerequisite qualification for some industries, particularly in occupations that require licenses or certifications. In Utah income usually curves upward with successive educational accomplishments. This suggests that a larger share of housing becomes more affordable with each successive attainment. Although higher education provides workers with significant economic advantages, the rising cost of housing in Utah undercuts those advantages.
- **Affordable Housing**
 - A shortage of construction labor is likely contributing to Utah's shortage of affordable housing.
 - One of the reasons that residential developers are having difficulties attracting and retaining a labor force is the fact that housing is not even affordable for those who build it. Eight of the 21 construction-related occupations cannot afford either Utah's median gross rent or FMR of a two-bedroom unit without becoming cost-burdened. Also, 13 construction-related occupations cannot afford the FMR of a three-bedroom unit, and 16 cannot afford the FMR of a four-bedroom unit. Low wages make it difficult for construction-related workers to make ends meet.
- **Vulnerable Populations**
 - This report conducted a demographic analysis of renter households because there are important similarities and overlaps between vulnerable populations and certain protected classes. The distinction being that protected classes now have some protections while vulnerable populations are vulnerable because they still lack the means to rebound from harm, violations of their rights or exploitation.
 - Census Bureau population estimates, that on average since 2009, people of minority races constituted 11.2 percent of Utah's population and 12.8 percent of the state's white population claimed a Hispanic ethnicity. On average, 88.8 percent of Utah's population claimed to be Caucasian or "White." Linear projections suggest that by 2020, 89.2 percent of the state's population will be white with only 10.8 percent of the population being minorities. While the white population is only growing at 1.1 percent per year, it is adding 30,144 people each year. This is not to say that minority populations are shrinking. Minority populations are indeed growing too. People of two or more races are growing the fastest at 6.1 percent per year and Pacific Islanders are growing at 3.9 percent per year, which is adding more than 10,000 new people to the state's minority population each year. Based on the median income of people with various demographic characteristics, securing affordable and available rental housing will be a challenge for many people in minorities classes in Utah compared to the median family.
 - The distribution of rentership and ownership by racial and ethnic heads of households (householders) is not commensurate with Utah's distribution of race and ethnicity. Comparing the demographic distribution of Utah's population to its population of householders shows that renters are more likely to be a racial or ethnic minority than homeowners. The projected trends show that there may be some improvement over an extensive period of time if current conditions persist.

- Housing challenges for aging populations can be exacerbated drastically by financial insecurity and a loss of economic independence. The median income of all elderly people in Utah age 65 and over was \$44,764 per year between 2011 and 2015. This suggests the median elderly person in Utah can easily afford the state’s median gross rent of \$887 per month. However, this estimate is heavily weighted by the more numerous 65-74 year-olds who earned a constant median income of \$57,781 per year. Frail elderly, age 75 and older earned considerably less than this younger cohort, \$34,923 per year, which means that Utah’s median gross rent results in a -\$14 cost burden each month.
- Single income households with a disabled householder face significant challenges in affording adequate housing. Not only do 25 percent of all disabled people in Utah need ADA compliant housing units due to ambulatory disabilities, which are generally more costly than non-compliant units, but the median gross rent and the FMR of a two-bedroom unit in all 29 counties is more than 30 percent of the median income of disabled people.
- According to state records, 15,841 refugees have received some form of public assistance through Workforce Services programs between 2011 and 2015. That is equal to 0.53 percent of Utah’s total population in 2015. The majority of refugees receiving state benefits, 14,861 people, were classified as traditional refugees. However, 6.2 percent of all refugee benefit recipients were not traditional refugees. 4.0 percent of refugees had political asylum while another 1.5 percent were victims of severe forms of human trafficking. Only 0.3 percent of all program benefit recipients were classified as being paroled as refugees or asylees. Nowhere in the six counties where refugees reside can a single-income refugee household afford the median gross rent.
- Intergenerational poverty is defined as poverty in which two or more successive generations of a family continue in the cycle of poverty, as measured through utilization of public assistance for at least 12 months as an adult and at least 12 months as a child. The 2017 Intergenerational Poverty Report highlights the importance of housing stability as critical to the healthy development of children. It promotes the development of social relationships, cultivates community and supports education. In contrast, when the housing is not stable, families face mounting challenges, including frequent moves or homelessness. According to state records, 44,566 adults in intergenerational poverty households have received some form of public assistance through Workforce Services programs. The majority of the intergenerational poverty population receiving state benefits, 28,902 people, were females.
- *Income is a key determinant of whether a householder can afford housing.*
 - Female individuals earn \$2,914 less than males.
 - Asian individuals have wages that are \$2,802 more than whites on average.
 - Black individuals can expect to see \$803 per year less than their white counterparts.
 - Pacific Islander individuals earn \$2,912 more than their white counterparts.
 - Hispanic individuals earn \$546 more than their white, non-Hispanic counterparts.
 - Individuals that live in micropolitan areas earn \$747 less than those living in metropolitan areas.
 - Individuals that live in non-metropolitan areas earn \$369 less than those living in metropolitan areas.
 - Transient individuals that lived in multiple counties on average earn \$3,230 less per year than non- transient individuals.

- The overwhelming majority of veterans identified by Workforce Services are male. In fact, there are more than eight times as many male customers as there are female. The highest portion of benefit recipients for males and females is the 30-34-year-old category, with 3,763 people. Also, the number of veterans over age 69 declines precipitously, with a total sample of 1,404 people receiving benefits. In 2016, a national point-in-time count showed that the rate of homelessness among veterans had fallen by nearly 50 percent since 2010.³⁷ Efforts to reduce homelessness among Utah's veterans have also been successful. Since 2014, veteran homelessness has fallen a remarkable -7.6 percent per year on average in the state. Despite the improvement in homelessness among veterans, little is still known about the affordability of housing for veterans in Utah. According to the U.S. Census Bureau, the median income for veterans in Utah was \$40,555 per year with male veterans earning \$41,165 and female veterans earning \$32,101 from 2011-2015
- **Homelessness**
 - *Four categories of homelessness:*
 - Individuals and families who lack a fixed, regular, and adequate nighttime residence, including
 - A subset for an individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or a place not meant for human habitation immediately before entering that institution;
 - Individuals and families who will imminently lose their primary nighttime residence;
 - Unaccompanied youth and families with children and youth who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under this definition; and
 - Individuals and families who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member.
 - *Key homelessness statistics:*
 - Income increases by \$94 per year for each additional year in age.
 - Individuals experiencing homelessness living in metropolitan areas have an increased income of \$901 per year.
 - Transient individuals, living in multiple counties can expect to earn \$3,937 less per year than non-transient individuals.
 - Female individuals experiencing homelessness earn \$1,219 less than their male counterparts per year.
 - Individuals that are from two or more races can earn up to \$16,000 more than white individuals experiencing homelessness.
 - Native American individuals experiencing homeless can expect to earn \$1,132 less than their white counterparts per year.
 - Asians individuals experiencing homeless can expect to earn \$1,653 more than their white counterparts per year.
 - In contrast, black individuals experiencing homeless can expect to earn \$743 less than their white counterparts per year.
 - Pacific Island individuals experiencing homeless can expect to earn \$2,105 more than their white counterparts per year.
- **Housing Affordability Gap**

- Renter households tend to earn significantly less than owner households. While the typical owner household in Utah earned 109.8 percent of the unadjusted MFI, i.e. \$72,981 per year, the typical renter household only earned 52.7 percent of the unadjusted MFI, i.e. \$36,255 per year according to the 2011-2015 American Community Survey. That means that the typical renter in Utah is from a low-income household—one that is only 2.8 percent above the very low-income threshold.
- In Utah, the affordability of housing is better for those with higher incomes but far worse for those at the lowest income levels. On average, over the last six years, Utah has maintained a 75,059-unit surplus of affordable housing for all moderate-income renter households between zero and 80 percent of HAMFI.
- The estimated average housing shortage stated in the 2016 affordable housing assessment was -38,862 (\pm 3,573) affordable and available units for households at or below 30 percent HAMFI. The estimated average housing deficit in Utah has been revised to -39,974 (\pm 3,568) affordable and available units for extremely low-income households.
- **Upcoming Moderate Income Housing Plans**
 - The Utah State Legislature’s impetus to increase the state’s supply of affordable housing is a relatively recent phenomenon. In 1996, H.B. 295’s Providing Affordable Housing Act, made moderate-income housing a priority for the state’s political subdivisions. That act mandated municipalities and counties to “prepare and adopt a comprehensive, long-range general plan. At a minimum, a comprehensive, long-range general plan is required to have three elements: 1) A land use element; 2) a transportation and traffic circulation element; 3) a moderate-income housing element. This part of the state code also requires cities, which are defined as municipalities with a population of at least 1,000 residents and counties with a population of at least 25,000 residents, to conduct a biennial review of their progress on implementing the moderate-income housing element of the general plan and then report its findings to what is now the Housing and Community Development Division within the Utah Department of Workforce Services.
 - During the 2016-2017 biennium, five of the remaining local governments came into compliance for the first time. Also in 2017, all counties that are obligated to have a moderate-income housing element in their general plan are now in voluntary compliance. The remaining seven local governments are anticipated to complete a moderate-income housing plan element by the third quarter of 2018. Full compliance of obligated cities and counties will enable the Housing and Community Development Division to shift its resources from achieving first time compliance to improving technical assistance with biennial reporting requirements and continued work on improving the quality of moderate income housing plans across the state.

JPMorgan Chase & Co. - The Status of Female & Small Business Owners

View the full report [here](#).

Source: Sorenson Impact Center for JPMorgan Chase & Co.

Date Published: August 28, 2018

Methodology: Economic reports; research databases; 1,000 phone interviews; 3 focus groups; 20 in-person interviews

Report Themes

- Women and minorities are significantly underrepresented as business-owners in Utah;
- Women and minorities have lower rates of education and are more inexperienced in the workplace in Utah;
- Women and minorities only a miniscule fraction of the overall recipients of investment funding in Utah; and
- Female and minority-owned businesses earn far less revenue on average than their male counterparts in Utah.

Key Findings

- Despite Utah's booming economy generally, there is a significant discrepancy between the demographics of those that are prospering as business owners and those that are not:
 - Of the \$1.1 billion in venture funding raised in 2017, only 1.92% of it (or \$21 million) was secured by female-founded ventures;
 - Men own 62% of Utah's privately-held companies, while women held only 14%; and
 - 21.2% of the population in Utah identified as a minority in the 2010 census, yet only 7% of Utah businesses are owned by people of color.
- 32% of Utah's businesses are home-based, which is a reflection on the higher emphasis on family in Utah as compared to nationally (54% of Utahns report work-family balance as being 'very important').
- Utah's business owners are relatively young: 34% are under the age of 44, compared to 24% nationally.
- The most popular means of funding self-owned businesses is through personal financing. The second most popular means of financing is through loans from banks or credit unions, with 34% of businesses reporting this assistance.. Less than 2% of business owners report reliance on outside investor funding.
- The average amount of start-up capital for Utah businesses is less than \$5,000.
- "Female-owned businesses are [reportedly] less successful than male-owned businesses because they have less startup capital, less business human capital acquired through prior work experience in a similar business, and less prior work experience in a family business. We also find some evidence that female business owners work fewer hours and may have different goals for their businesses, which may have implications for business outcomes."
- Of the 1.5 million working individuals in the State, just 44%, or 638,663, are women. 432,000 of the nearly 1 million working-age women are inactive participants in Utah's economy compared to just 254,000 men.
- Women are paid 70 cents to the dollar paid to men, making just \$37,090 while men make \$51,046, a difference of about \$14,000 and a statistic representing the largest pay gap in the nation.
- The disparity between male and female business owners in Utah is astounding; men own nearly four and a half times as many businesses as women. Compared to national statistics, women in Utah are underrepresented by 30%, while men in Utah are overrepresented by 6%.
- "Women's lack of experience and their concentration in the least profitable industries contribute strongly to the gender discrepancy [in Utah]," which is the highest in the country.
- Women are choosing careers that are perceived to be more flexible but have the lowest earning potential. Further, women are often deterred from Utah's male-dominated entrepreneurial

environment because it tends to be highly masculine and threatening culture. The research suggests that, due to the stereotype of entrepreneurship in Utah, there is a lower likelihood that women will believe they possess the abilities required to be an entrepreneur. Not only do these biases affect investors and lenders in their perceptions of successful entrepreneurs, but women view themselves as part of the prejudices and do not actively seek out capital or high-growth opportunities.

- “I can count the number of local Hispanic entrepreneurs on one hand and the number of women entrepreneurs on my fingers and toes. I see some 400 businesses a year and women and minorities are dramatically underrepresented.” -Greg Warnock, Mercato Partners
- Eighty-eight percent of Utah businesses are owned by someone that is white, and less than 7% of Utah businesses are owned by a person of color.
- Many stakeholders believe that one of the most important preconditions to success for minority enterprise owners is the entrepreneur’s proficiency in the English language. Lack of comprehension of English significantly diminishes a business owner’s chances of success in a state where 85% of the population speaks only English. This makes language barriers a key factor preventing minority business-ownership and access to capital, as well as operational success.
- Utah is one of the highest educated states for men. Men outperform their national peers in college completion, but Utah’s women lag behind the national completion rate.
- Women in Utah are: 1) less likely to participate in the workforce, 2) more likely to marry young, 3) more likely to give birth at a young age, 4) more likely to have children, 5) more likely to support large families and 6) have very limited access to childcare of any quality.
- Female-owned businesses earn less revenue than their male counterparts. Male-owned businesses generate a mode revenue of \$1 million or more, while the female owner’s mode revenue is \$100,000 - \$250,000. The gap between male and female-owned firms making \$1 million or more is a divide of almost 10 percentage points. Roughly a third of all female-owned businesses in Utah earn less than \$100,000, compared to just 19% for men and 25% for female-owned firms nationally.
- Less than 67% percent of the Hispanic community in Utah that has attained a high school degree or higher, 28 percentage points fewer than the white population.
- In the fall of 2017, a quarter (25.6%) of all college students in the state of Utah were representative of a minority community. However, a smaller portion of minority students graduated (23.2%) compared to white students (76.8%).
- The majority of minority-owned firms in Utah, make between \$100,000 and \$249,000 annually, while the majority of white-owned firms in Utah gross more than \$1 million in sales
- In 2017, female founders were included in only two venture capital deals out of 110 and received less than 2%, or \$21 million, of the \$1.1 billion invested by venture capital firms in Utah. However, 2017 is an anomaly and just the second time where female-founders have received more than \$2.5 million. The second time was in 2014, the only other year where venture capital investments in the state exceeded \$1 billion. In that year, female founders were party to 3 deals out of 138, equating to investments of \$23 million, the highest amount of venture capital female firms have raised to date. In total since 2006, male-owned firms have received \$5.5 billion in venture funding. In that same period, female-owned firms have received just under \$50 million.
- Male-owned businesses employ approximately 41% of all employees in the state, while female-owned firms employ only 6% of Utah’s employees.
- Minorities comprise 21.2% of Utah’s population and represent slightly less than 19% of the workforce. Labor force participation rates are slightly higher among minorities than for whites, 70.8% compared to 67.3%. The percentages of the working age population employed are similar,

with 66% of minorities employed and 64% of whites employed. However, unemployment rates in Utah are significantly higher for minorities than whites, the highest being American Indians at 11.6%, followed by Native Hawaiian or Pacific Islanders at 9.4%, African Americans at 9.2%, and Hispanics at 6.3%. In aggregate, the unemployment rate for minorities is just over 7% or more than 26% of Utah's unemployed population.

- Regarding minority business owners: *"I think that there's a higher percentage of necessity entrepreneurship rather than [traditional]. [In particular, minority women] are very entrepreneurial. It's easier for them to start a business than to go out and get a job. A lot of them are supplementing their husband's income..."* --Jennifer Tarazon, Salt Lake County Business Outreach Manager
- Women are extremely likely to fund their businesses with personal savings.
 - *"Women are not considering accessing capital the same way that men do. They don't think they should even try for a loan. Sometimes they'll think 'I don't know if I can pay that back', or 'I don't think I can get approved'. They think about [capital] on a much smaller scale than a man might or even a woman who is a little more affluent. Most of them are starting businesses that they can start out very, very small without very much capital at all.*
- "It is harder for [women] to get credibility that gets them in front of investors. The perception of inequality is a view that has spread throughout female ownership. One female entrepreneur said, "It's tough for men to have confidence in women-owned business. I've heard through the grapevine it's harder for women to get funding than men." - Jim Sorenson
- For many minority owners, most traditional investors won't invest in restaurants because there is a high failure rate in that industry. For those that will, the terms are often disadvantageous for the entrepreneur. Despite the fact that most of the minority-owned businesses in Utah participate in the accommodation and food services industry, there is still a need within the community for more access to capital and the potential for growth that such funding holds. Few minority owners are realizing the ease of access to capital they would like.
- Utah has a critical shortage of affordable, accessible child care, especially for young children. Perhaps, as a result, Utah families with young children are more likely to have at least one parent staying at home to care for the children. Only 50% of families with children under the age of 6 are two-parent working families, compared to 65% nationwide.
- **Report Recommendations:**
 - Implement a marketing campaign to publicize the success of female and minority entrepreneurs
 - Create a grant program to support STEM education and entrepreneurship in elementary, middle and primary schools in Utah
 - Invest in quality, accessible and affordable child care
 - Provide targeted scholarships for women and minority students in higher education who are involved in entrepreneurship
 - Encourage successful women entrepreneurs to create a fund for women-owned businesses
 - Create a website that increases access to Utah's entrepreneurial resources
 - Host a pre-summit entrepreneurship-focused conference in conjunction with Silicon Slopes
 - Provide funding to support organizations such as the Women's Business Center, the African American Chamber of Commerce, and others
 - Create or support accelerators and incubators that specifically target minority and female entrepreneurs
 - Create a program to educate investors/funders on their inherent biases

- Fund an organization to collect, maintain, analyze, and report on small business data as well as data specific to women and minorities.

Utah's Long-Term Demographic and Economic Projections Summary

View the full report [here](#).

Source: Kem C. Gardner Policy Institute

Date Published: July 2017

Methodology: Long-term demographic and economic research funded by the Utah Legislature in collaboration with Governor's Office of Management and Budget, the Office of the Legislative Fiscal Analyst, the Utah Association of Governments, and other research entities.

Report Themes

- Over the next 50 years, Utah County will experience the fastest rates of household growth in the state;
- In the next 50 years, the state projects that one in every four new Utah residents will reside in Utah County;
- The state's population as a whole is projected to continue growing, but the population ages 5–7 is projected to comprise a smaller share of the state's total population by 2065 than it currently does today; and
- The state projects stable economic and employment growth over the next 50 years.

Key Findings

- All counties in Utah are projected to grow over the next 50 years, but Utah County is projected to experience the most prevalent growth. By 2065, 28 percent of the state's population will reside in Utah County. Over the next 50 years, 4 in every 10 new Utah residents will reside in Utah County.
- Over the next 50 years, Utah County is projected to capture 31 percent of the state's household growth. Counties with rapid population growth rates also tend to have high household growth rates. Growth rate rankings among the top five counties are identical, except in the cases of Utah and Juab Counties. Utah County has the third highest population growth rate, but the fourth highest household growth rate. Juab rankings are the reverse. This occurs because of the relatively large household sizes (persons per household) in Utah County.
- Utah County is projected to add 382,000 new households, the most of any county. Salt Lake County ranks second, with an additional 310,000 households. Washington County is projected to add 150,000 households, the third highest among all counties. The fourth largest increase in households is projected for Davis County, with 102,000 net new households. These four counties account for over three-quarters of projected household growth over the next 50 years.
- The number of households is projected to grow steadily into the future, but the average household size (persons per household) is projected to decrease from 2.99 in 2015 to 2.57 in 2065.
- The population ages 5-17 is projected to increase, but compose a smaller share of the population in 2065 than it does today. The school-age population is projected to grow from 666,974 in 2015 to 996,717 in 2065, decreasing as a share of the total population from 22.3 percent to 17.1 percent.

- The dependency ratio is the population ages 0-17 and 65-plus per 100 persons ages 18-64.
- The fastest-growing industries between 2015 and 2065 are projected to be construction, professional and scientific services, health care, education, and arts, entertainment, and recreation.
- Projections indicate stable employment growth as well as population growth through 2065.
- Salt Lake County is projected to maintain its role as the dominant employer in the state. By 2065, it is projected to employ 4 of every 10 workers in Utah, down slightly from its current level of 45 percent. The capital county is projected to create 610,000 new jobs, over one-third of the state's net employment growth.
- Utah County is projected to add 576,000 jobs and increase its share of total state employment from 17 percent to nearly one quarter (24 percent) of all state jobs. This is an increase of 185 percent, the highest growth rate among counties. One in three of the state's new jobs are projected to be in Utah County.
- Davis County is projected to add 156,000 net new jobs, ranking third in absolute growth behind Salt Lake and Utah Counties.
- Washington County employment is projected to increase by 153 percent by 2065, the second highest percentage growth behind Utah County. It is projected to add 131,000 jobs.

Utah Governor's Office of Economic Development - 2018 Annual Report

View the full report [here](#).

Source: Workforce Services Housing & Community Development

Date Published: September 2018

Report Themes

- Utah is the top state in the country for job growth;
- Tax credits and economic programs are helping to drive the growth, as well as a strategic plan from GOED for impacting growth across both urban and rural communities in the state.

Key Findings

- **Overview**
 - Utah was a top state for job growth throughout the year with average job growth of 3.1 percent. The Hachman Index identified Utah's economy as the most diverse in America, tying Missouri for the top spot. A state with a diversified industry mix is less likely to be impacted when one economic sector experiences recession. Because of our economic diversity, Utah will be less impacted in times of recession and can rebound more quickly than the nation when economic turbulence hits.
 - Tourism continues to generate tremendous revenues for the state. Last year, tourists spent over \$9 billion in Utah, generating \$1.3 billion in state and local taxes. The Office of Tourism continues its efforts to spread tourism throughout the entire state.
- **Strategic Plan**
 - Grow and support Utah businesses in urban and rural communities, and encourage an innovative entrepreneurial spirit.

- Engage with industry to build strategies that maintain a diversified economy and strengthen the business supply chain. Expand the tourist experience of Utah's natural and cultural wonders.
- Advance Utah's unprecedented partnerships in industry, education and workforce development.
- **Programs**
 - *Economic Development Tax Increment Fund*
 - Pursuant to legislation passed in the 2015 General Legislative Session, based on the 49 companies that reported and were assessed in CY 2016, the Economic Development Tax Increment Fund has collected and verified 6,426 new high-paying jobs, paying an average of \$87,200 per year.
 - Over the history of the program, EDTIF-assessed companies have created \$440.7 million in new state revenue and \$312.7 million in new state revenue after tax rebates. The difference in these two amounts represents tax credits that have been awarded by percentage of new state revenue incentivized by the EDTIF program. The percentage of the award has been set in statute not to exceed 30 percent. Recent contracts are trending towards terms of seven years and 20 percent.
 - *Avenue H*
 - Avenue H was Utah's small business health insurance marketplace. Avenue H was created in 2009 and helped small businesses (1-50 employees) statewide provide insurance to employees. Since its inception in 2009, Avenue H served an estimated 14,913 members, comprised of 801 small businesses.
 - The ACA (Patient Protection and Affordable Care Act, 2010) brought many uncertainties in the marketplace and fueled an intense state and national debate. In 2017, the Utah legislative task force for health system reform officially decided to relinquish control of the state-based health insurance exchange, turning it to the United States Department of Health and Human Services.
 - Key initiatives with the program wrapped up in 2016 and the program is now closed as of this year.
 - *Pete Suazo Athletic Commission*
 - The Pete Suazo Utah Athletic Commission (PSUAC) provides a safe, healthy environment for combat sports in the state of Utah.
 - The program is pursuing the development of a new and highly efficient online licensing program for athletes, promoters, and officials. An online system could reduce the workload of the PSUAC by as much as 25 to 30 percent.
 - Mixed martial arts, boxing, and kickboxing events have increased in both number of events and number of athletes participating within the state. 2018 saw the first of two National Amateur Boxing tournaments in Salt Lake City, which will determine the athletes to represent the United States in the 2020 Olympic Games in Tokyo, Japan.
 - *Utah Broad Outreach Center*
 - The Utah Broadband Outreach Center has served as a state program focused on working with private sector broadband providers and other relevant stakeholders to encourage the voluntary expansion of broadband networks to support economic development in both urban and rural Utah. The outreach center convened the Utah Broadband Advisory Council, providing the governor and Legislature with policy guidance and recommendations.

business growth to industrial and manufacturing areas. Participating businesses receive tax credits on purchases of equipment used in the manufacturing or recycling of renewables.

- *Targeted Business Tax Credit*
 - The Targeted Business Tax Credit (TBTC) program encourages private investment and the creation of jobs in rural Utah counties with populations less than 25,000. The Governor's Office of Economic Development may award up to \$300,000 to businesses with eligible Community Investment Projects (CIP).
- *Utah Rural Jobs Act*
 - The Utah Rural Jobs Act enables an eligible small business located in a rural county to expand and create high-paying jobs by providing flexible and affordable capital.
 - Utah Strategic Industry Clusters
- *Aerospace & Defense*
 - Anchored by Hill Air Force Base, Utah is home to Boeing, Northrop Grumman, Lockheed Martin, L3 Communications, Janicki, Duncan Aviation and other industry leaders. Utah's core aerospace and defense competencies include design, composites manufacturing, software and control systems, sophisticated testing, and repair and maintenance. All of these support regional and national air service as well as advanced space systems. Thanks to research universities such as Utah State University, our state leads the nation in aerospace technology development. In addition to cutting-edge programs at Hill Air Force Base, Utah also hosts high-tech military testing at Dugway Proving Grounds and various developments at the Utah Unmanned Aerial Systems (UAS) test center.
 - There are more than 33,000 jobs in Utah in the aerospace and defense industry. The average annual wage is \$79,216. The year-over-year job growth is 3.69 percent.
- *Energy & Natural Resources*
 - The Governor's Office of Energy Development (OED), led by Governor Herbert's Energy Advisor, Dr. Laura Nelson, is leading the development of Utah's world-class energy and mineral resources, including petroleum, natural gas, coal, solar, wind and geothermal energy, as well as precious metals and rare-earth minerals. Utah's energy and minerals economy, estimated at more than \$20 billion, produces tremendous value to Utah's urban and rural communities. OED is leading the way on energy policy implementation and solutions that support a thriving energy and minerals economy, including some of the nation's lowest electricity prices, averaging 8.69¢/ kWh retail. Oil production is trending upwards with a projected 33 million barrels in 2018, and natural gas production is stabilizing at nearly 300 million cubic feet estimated for 2018.
- *Financial Services*
 - This cluster includes commercial and industrial banks, credit unions, financial technology (fintech) businesses, insurance organizations, and other financial service enterprises. Most businesses are state and federally regulated adding a level of complexity and restrictiveness to the formation of financial services businesses.
 - According to the Department of Workforce Services, the 25 largest occupations in the finance cluster represent almost 80 percent of the total cluster employment. Of these, customer service representatives alone make up 14 percent of the total cluster.
- *Life Sciences*
 - Utah's Life Sciences industry has never been stronger, and now we have the data to prove it. GOED and BioUtah combined forces to commission the Kem C. Gardner Policy Institute to analyze the role of the industry in Utah. Last year, Utah's life sciences

- companies, directly and indirectly, supported 6.7 percent of the state’s employment, 5.9 percent of its personal income, and 7.9 percent of its gross domestic product (GDP).
 - Life sciences companies in Utah provided 42,831 full-time and part-time jobs with in-state spending supporting another 87,608 jobs across many industries. Total economic impacts that year were 130,439 jobs, \$7.6 billion in personal income, and \$13 billion in GDP.
- *Software & Information Technology*
 - Today, Utah hosts big names such as Google, eBay, Adobe, Amazon and Dell EMC, but also holds its own with several homegrown companies that have surpassed billion-dollar valuations. These include Pluralsight, Qualtrics, Instructure, and Vivint, to name a few. There’s no question that Utah is poised for continually strong tech industry. With a job growth rate of nearly six percent, we easily outpace national statistics. And building on our internet heritage, today the state’s broadband infrastructure gives us the fastest internet speeds west of the Mississippi.
 - The Software and IT cluster is composed of about 36 percent information sector jobs, 30 percent professional, scientific and technical services, 18 percent manufacturing, 12 percent retail, and 4 percent wholesale. Given this industry mix, the cluster is expected to grow by 2.4 percent annually through 2027.

Weber County Strategic Economic Development Plan

View the full report [here](#).

Source: Weber County

Date Published: 2018

Methodology: Economic development plan; closely related to the Ogden City Five Year Consolidated Plan (see below)

Key Findings

- Demographic profile:
 - 247,560 residents, 87,515 households, 5.0% population growth in 5 yrs.
 - Growing less quickly in population and employment than Utah more broadly
 - 15.9% of population 25+ has a bachelors degree
 - 27,365 total personnel within Hill Air Force Base, generating \$3.34 billion in total annual economic impact.
- Goals and recommendations:
 - G: Building prosperity through higher incomes; R: Pursuing a regional approach to economic development
 - G: Attracting and supporting high-quality job creation; R: Building a brand and marketing strengths
 - G: Rising to our potential; R: Enhancing quality of life
 - G: Ensuring a dynamic economy; R: Maximizing real estate opportunities, strategically advancing infrastructure
- Identified barriers to growth:
 - Growing the customer base, finding labor and controlling costs
- Top industries:
 - Manufacturing

- Public administration
- Health care and social assistance
- Real estate/rental leasing

City of Ogden Five Year Consolidated Plan

View the full report [here](#).

Source: City of Ogden Community and Economic Development Department

Date Published: July 2015

Methodology: Economic development plan; discussion bet. public officials, the general public, & HUD entitlement beneficiaries. "Priority Needs Survey" was issued to solicit input from residents/stakeholders.

Key Findings

- Goals and priorities:
 - Creation of affordable housing units
 - Gap financing to support the efforts of nonprofit organizations undertaking affordable housing projects in Ogden
 - A surplus of 4,208 affordable housing units > 90% built before the year 2000 & direly in need of restoration and/or demolition
 - Need for 177 housing units for very-low-to-extremely-low families
 - Suitable living environment
 - NRSA's East Central neighborhoods, 56% of occupied housing units are renter-occupied compared to City-wide 40%. Many flipped & never restored
 - Expanded economic opportunities
 - Business counseling, providing access to capital for business start-ups and developing underutilized commercial properties.
 - Support the start-up and/or development of viable small businesses to create job opportunities primarily in Central Business District and NRSA.
 - Neighborhood revitalization program
 - Focus on: East Central and Central Business Districts
 - Mature city = few parcels of land for residential development
- Demographics:
 - Greater than 82,000 residents or 36% of Weber County
 - Avg. home price 14% than the national average
 - 84.6% increase of minorities in Ogden City between 2000-2010
 - 20% of the City-wide population is in poverty and over 55% of the city-wide population is LMI.
 - The number of disabled individuals in Weber County is estimated at 23,000 individuals, about 11% of the population.
 - Young low-mod income (LMI) person and LMI make up over 70% of the population.
 - Housing-related statistics:
 - 80% of all tax credit and HUD deep subsidized housing in Weber County is located in Ogden.
 - 18% of households (5,425) are extremely low income, with incomes at 0% to 30% HAMFI

- 93% of the households (210) living in substandard housing are renter households.
- Potential opportunities for CRA Banks:
 - “Infill housing projects, such as the 2300 Fowler project, partner with Utah Housing Corporation and Utah Non-profit Housing Corporation to develop new, affordable housing units in Ogden. **The City's Rental Rehabilitation Loan program often is used as gap financing for rental property owners** that need assistance in rehabilitating rental units for LMI households.”
 - “NRSA residents in **Census Tracts 2008, 2009, 2011, 2012, 2013.01 and/or 2013.02** will benefit from public improvements projects”
 - **“Partner with local lenders and non-profit groups** to expand CED’s access to funding to improve the quality of housing in the RCAP and NRSA.”
 - Small business loan program: “[c]reate jobs is needed to expand the economic base in the NRSA. Available funding is not sufficient to meet the needs of those requesting financial assistance to start-up or grow a business in the NRSA. The area lacks lenders willing to risk lending to some NRSA business owners or potential NRSA business owners...”

NeighborWorks Salt Lake Community Needs Assessment 2017-2018

View the full report [here](#).

Source: NeighborWorks Salt Lake

Date Published: 2017

Methodology: Data from the Decennial Census in 2010

- Demographics
 - Percent of Hispanics in Salt Lake is 22.3%
 - SLC west side is the most diverse area in Utah when compared to other zip codes
 - Murray City has a lower diversity rate (11.4%)
 - Median income in west Salt Lake is lower than Salt Lake City by \$7,000-\$10,000 and lower than Utah State’s median income by \$20,000-\$23,000
 - 21.3% of SLC west side lives below the poverty level
- Housing
 - 2016 was the best year in a decade for the Salt Lake County housing market
 - Utah ranks first in the nation for equality of income
 - There is insufficient housing supply because of the rise in population and economic development
 - Median cumulative days on market of “for sale” homes was 13 days in 2016, the lowest level ever. This quick turnaround leads to higher prices
- Community Development
 - There is a current housing shortage of at least 7,500 units in Salt Lake City, based on the estimates from the Salt Lake City 2017-2021 Housing Plan.

- Economists estimate that the current demographics will push the Utah population towards homeownership, which will increase the demand and therefore the supply shortage.

Davis Community Health Improvement Plan 2014-2018

View the full report [here](#).

Source: Davis County Health Department

Date Published: 2014

Methodology: Community health meeting with 53 participants (representing 31 community agencies)

Key Findings

- Suicide
 - The 9th leading cause of death in Davis County (14.3/100,000)
 - The 10th leading cause of hospitalization
 - Afflicts those aged 45-54 the most (23.7/100,000)
 - Recommendations:
 - Provide funding for community townhalls/courses about suicide & mental health;
 - Support for those affected; and
 - Increase # of mental health professionals (shortage).
- Obesity
 - 25% of adults are obese
 - 63% of adults are “unhealthy weight”
 - Recommendations:
 - Increase worksites w/comprehensive wellness programs
 - Promote community agriculture
 - Increase bicycle lanes/walkability near FrontRunner stations
- Behavioral Health Services
 - Depression/anxiety & substance use/abuse have also been identified as leading health concerns in the community
 - Considered a Health Professional Shortage Area (HPSA) for mental health
 - Recommendations:
 - Increase number of school counselors & community agencies
 - Increase number of worksites with emotional well-being training
- Air quality
 - 6th most polluted metropolitan area (inc. SLC-Ogden-Clearfield)
 - Leading environmental health concern & the leading force working against health in Davis County.
 - Recommendations/concerns:
 - Comm. leaders unsure if they can affect air quality
 - Promote plans which support active transportation
 - Funding for a comm. education campaign focused on air quality.
 - Decrease number of single-occupancy commuters (**11% of Utah lives in Davis County ... a “bedroom” county**)
 - Decrease idling

Intermountain Healthcare Community Health Needs Assessment (CHNA)

View the full reports [here](#).

Source: Intermountain Healthcare

Date Published: 2016

Please see **Appendix B** for accompanying Area Deprivation Index maps.

Key Findings

- Prediabetes and high blood pressure—Prediabetes and high blood pressure are common among adults, many of whom do not know they have it. Diabetes affects as many as one in three individuals and in Utah costs more than \$1 billion a year. Identifying people with prediabetes can help prevent the development of type 2 diabetes, which is the leading cause of non-traumatic lower-extremity amputation, renal failure, and blindness among adults younger than 75, and one of the leading causes of heart disease. High blood pressure usually has no symptoms and increases the risk of heart disease and stroke. Prediabetes and high blood pressure can be managed through lifestyle changes.
- Depression—Mental illness affects 20 percent of the US population; depression is the most common illness. Depression is more common in people with other health conditions such as diabetes and heart disease and can worsen outcomes in people with those conditions and contribute to a poorer overall quality of life.
- Opioid Misuse—Prescription opioid misuse is a major problem in Utah. In 2013, Utah ranked 5th in the U.S. for drug poisoning deaths with a rate of 21.7 per 100,000 population. Every month, 49 Utahns die as a result of a drug poisoning, 82.3 percent of which are accidental or of undetermined intent. Of these, 74.8 percent involve opioids.
- Top community concerns of hospitals with jurisdictions in counties of interest to this report:
 - Alta View: Lack of education about healthy food choices, preventive care, and physical activity; Fear of cost associated with preventive services and treatment; Lack of community resources and collaboration to facilitate access to mental health services; Stress, anxiety, and depression increasing among school-aged children; Lack of detox facilities for substance use; and Inappropriate Emergency Department use due to limited insurance coverage.
 - American Fork: Lack of education and motivation to adopt healthy behaviors; Access to recreation and healthy food choices is limited by low-incomes; Need for culturally sensitive education about healthy food choices; Lack of awareness about health resources for low-income and uninsured people; Poverty and lack of insurance limit access mental health services; Lack of mental health providers, especially for children and adolescents; and • Suicide rates among high school-aged adolescents.
 - Heber Valley: Prevalence of obesity and diabetes; Access to healthy food choices and ability to prepare healthy food is limited by low-incomes; Lack of education and motivation to adopt healthy behaviors; Prevalence of alcohol and substance use; Lack of mental health providers and treatment facilities and low awareness of health resources; and Stigma associated with mental health conditions.

- Intermountain Medical Center: Lack of education about healthy food choices, preventive care, and physical activity; Prevalence of diabetes and obesity; Access to healthy food and physical activities limited due to low-incomes; Lack of physical activity in children associated with safety concerns for neighborhoods, sidewalks, & routes to schools; Lack of mental health resources, especially for children and adolescents; Limited access to mental health services due to no insurance coverage; and Stigma associated with mental health.
- LDS Hospital: Lack of education and motivation to adopt healthy behaviors, especially around food choices; Prevalence of obesity and its relationship to poverty and lack of education; Need for culturally sensitive and bilingual education to promote healthy behaviors; Lack of awareness for community resources and how to access mental health services; prevalence of depression, suicide, and substance use; and Stigma associated with mental health.
- McKay-Dee Hospital: Lack of education about and motivation for preventive care and healthy behaviors that prevent chronic diseases; Prevalence of obesity and unhealthy behaviors among adults and children, especially when correlated with low income and affordability of healthy food; Lack of awareness and access to mental health resources; Stigma associated with mental health; Prevalence of substance use and addiction, lack of treatment resources; and Need for suicide prevention.
- Orem Community Hospital: Lack of education about and motivation for preventive care and healthy behaviors; Access to recreation and healthy food choices is limited by low-incomes; Lack of inpatient mental health facilities; Increase in depression among adults and children; Stigma associated with mental health; and Need for education about substance use and healthy behaviors for children and adolescents.
- Park City Hospital: Lack of education about healthy food choices, preventive care, and physical activity; Need for culturally sensitive education and bilingual health providers, including mental health providers; Access to recreation and healthy food choices is limited by low-incomes; Lack of detox and residential treatment facilities for substance use; Prevalence of substance use; and Insufficient mental health resources and low awareness of existing services.
- Primary Children's Hospital: Lack of education to prevent poor health behaviors that lead to high rates of obesity; Challenges of low-incomes and affordability of healthy food; Lack of awareness of healthcare resources for children and adolescents in low-income families; Suicide and need for prevention education; Mental health issues for children and adolescents; Stigma associated with mental health conditions; Challenges of insurance or lack of insurance and accessing mental health services; and Lack of awareness about resources.
- Riverton Hospital: Lack of education about healthy food choices, preventive care, and physical activity; Lack of awareness and motivation to access available health resources; Need for culturally sensitive and bilingual education to promote healthy behaviors and mental health services; Access to healthy behaviors education, physical activities, and mental health services is limited by low incomes; Anxiety and depression increasing among school-aged children; and Stigma associated with mental health.
- The Orthopedic Specialty Hospital (TOSH): Prevalence of high blood pressure, diabetes, high cholesterol, and lack of physical activity among adults; Lack of education and motivation to adopt healthy behaviors, especially for children and adolescents; Access to healthy foods and physical activities is limited by low incomes; Lack of access to mental

health providers is a challenge for insured and uninsured people; Stigma associated with mental health; and Anxiety and depression increasing among school-aged children.

- Utah Valley Hospital: Lack of education about and motivation for preventive care and healthy behaviors; Increase of obesity in adults and children; Access to recreation and healthy food choices is limited by low-incomes; Lack of awareness about mental health resources; Need for prevention and early intervention for mental health and substance use, especially for children and adolescents; Stigma associated with mental health; and Prevalence of anxiety and need for suicide prevention.

Utah Priorities 2016, Issue # 2: Air Quality

View the full report [here](#).

Source: Utah Foundation

Date Published: 2016

Report Themes

- Air quality rose from seventh in 2012 (when combined with the environment) to the second most important issue to Utahns in 2016;
- Voters show a willingness to change their habits for improved air quality, but the breakdown among those who are not willing to change habits can be aligned with ideology and location—with more conservative and rural Utahns reporting an unwillingness to change habits;
- Utah’s primary air quality issue is high ozone particulate matter, which typically forms from fossil-fuel combustion exhaust; and
- The majority of Utahns cite health as the primary reason they’re concerned with air quality.

Key Findings

- **Overview**
 - Over two-thirds of Utahns gave air quality a high level of concern (68% rated it a 4 or 5 on a 5-point scale). While a majority of voters were concerned among each ideological category, liberal voters were more concerned than conservative voters (87% and 58%). Similarly, political party affiliation showed differences in concern, with 92% of Democrats rating it as a high level of concern compared to 61% of Republicans and 65% of voters from neither major party. Wasatch Front registered voters (living in Weber, Davis, Salt Lake, and Utah counties) had a slightly higher level of concern than more rural voters, and it ranked as the #1 priority on Wasatch Front voters’ top-10 list.
 - More voters agreed than disagreed (41% compared to 27%) with the statement “I am willing to change the way I commute to work or school to help clean up the air.” Nearly one-third of voters were unsure. Along the ideological spectrum, liberals and moderates were more likely to agree than disagree that they would be willing to change the way they commute. The same is not true for conservatives. Women were more likely than men and Wasatch Front voters more likely than less urban voters to agree that they would be willing to change their commute.

- While Utah had trouble with airborne lead in the past, Utah’s current major concerns are with ozone and very fine particulate matter. Ozone is simply three oxygen atoms combined together. It is not emitted directly into the air but typically forms from fossil-fuel combustion exhaust that is exposed to high temperatures and sunlight. As a result, larger Utah communities experience spikes in ozone during hot summer days. Since ozone can travel long distances, less urban areas like Summit and Wasatch counties experience high ozone levels due in part to Wasatch Front pollution.
- Nine out of ten Utah voters deemed “health” as their top concern regarding air quality. Studies show that ozone and periodic, high-level PM 2.5 can cause premature death, exacerbate cardiovascular and respiratory issues, and increase infant mortality rates. There are also links to the incidence of autism.
- Vehicles’ contribution to air pollution has been shrinking over time and will continue to decline with the rapidly increasing fuel economy standards to 54.5 miles per gallon by 2025 and with the implementation of the Tier III fuel and automobile standards from 2017-2025. Tier III fuel standards reduce direct PM2.5 emissions and PM2.5 precursors. Tier III car standards are a set of manufacturer requirements, primarily related to catalytic converter efficiency and redesigned fuel systems which reduce PM2.5 precursor emissions. The expected benefits to Utah’s air quality may be limited by future population growth, however. Expanded public transportation options would also help mitigate the effects from these additional commuters.

Utah Action Guide on Fruits and Vegetables

View the full report [here](#).

Source: Center for Disease Control & Prevention

Date Published: June 2018

Report Themes

- Affordable, healthy food is difficult to obtain;
- The vast majority of Utah’s adults are not meeting the daily fruit and vegetable consumption recommendations.

Key Findings

- Only 12.5% of Utah’s adults meet their daily recommended fruit requirement and only 9.4% meet the daily vegetable recommendation.
- Percent of farmers markets accepting the Supplemental Nutrition Program for Women, Infants, and Children and Farmers Market Nutrition Program Vouchers: 2.3% compared to 30.8% nationally.
- Utah does not currently have a State Food Policy Council, compared to 32 states which do.
- Utah only has 1 local Food Policy Council, while there are 234 nationally.
- Utah does not currently have a Food Hub; there are currently 212 throughout the country.
- National CDC report outlines the health concerns with lower consumption of fruits and vegetables by Americans.

- **Recommendations:**
 - States and communities can help citizens/communities consume more fruits and vegetables by making them convenient and affordable in the places where children and adults live, work, learn, and play. This is particularly important for individuals and families that face food insecurity or lack access to stores selling quality products at reasonable prices.

Getting to Tomorrow: Addressing Suicide in Utah and the Mountain States

View the full report [here](#).

Source: Utah Foundation

Date Published: 2018

Report Themes

- Suicide as an issue is poorly understood;
- Suicide rates are particularly high in Utah;
- Suicide is a predominantly male phenomenon;
- The highest rates of suicide in Utah seems to correspond with the high opioid abuse rates; and
- Suicide is considered a multi-faceted issue brought on by a multitude of factors, one of which may be high altitudes.

Key Findings

- **Overview**
 - Since the turn of the millennium, suicide has been on the rise nationally. However, suicide rates differ significantly from state to state. And from a regional perspective, some of the highest rates are in the Mountain States, a grouping that includes Utah, Arizona, Colorado, Idaho, Montana, New Mexico, Nevada and Wyoming. Of these states, all except Arizona were among the top 10 states for suicide mortality in 2016.
 - Various factors may relate to the higher suicide rates found in the Mountain States. Among them, high average elevation stands out as consistent among states with high suicide rates.
 - Within the state, the highest suicide rates appear to cluster in five contiguous Utah counties.
 - The Utah counties with the highest suicide rates also tend to have high opioid prescription rates.
 - Suicide deaths are a predominantly male phenomenon.
 - Suicide rates have increased significantly in every age group since the turn of the millennium, with more pronounced increases during the past decade.
 - In Utah, the highest suicide rates by far are among working age adults.
 - Both public schools and higher education institutions have heightened opportunities to promote mental health, offer suicide prevention training and provide intervention. However, efforts vary greatly among institutions.

- The State of Utah has been attempting to address suicide through numerous pieces of legislation over the past five years. At the federal level, Utah Congress members are working to improve the national suicide prevention hotline.
- Intervention requires individualized care and thus the promotion of access to highly trained mental health professionals.

Kids Count County Data Sheets

View the full report [here](#).

Source: Voices for Utah Children

Date Published: 2017

Methodology: Data on over 20 indicators of child well-being; Demographics are from the 2011-2015 American Community Survey 5 year estimates

Key Findings:

- Demographics
 - Population in poverty under 18, as of 2016: Weber: 8,634 (12.3%); Davis: 7,945 (7.1%); Salt Lake: 33,821 (11%); Utah: 18,757 (9.4%)
 - Fall Enrollment, October 2017: Weber: 49,431; Davis: 80,085; Salt Lake: 211,074; Utah: 143,247
 - Student-Teacher Ratio, 2017 School Year: Weber: 25.3; Davis: 27.8; Salt Lake: 26.3; Utah: 28.2
 - Percent Chronically Absent (of students with at least 45 days in membership, the percentage that were absent for at least 10% of their days in membership. This is a new definition and makes the data in this year's book not comparable to other year's data.)
 - 2017 School Year: Weber: 12.4; Davis: 9.7; Salt Lake: 12.3; Utah: 12.2
 - Households using food stamps: Weber: 9,703; Davis: 6,316; Salt Lake: 34,042; Utah: 9,704
 - Households using TANF (Temporary Assistance for Needy Families): Weber: 535; Davis: 347; Salt Lake: 1,842; Utah: 429
- Labor market
 - Unemployment as of Dec 2017: Weber: 4,482 (3.6%); Davis: 5,126 (3.0%); Salt Lake: 18,687 (3.0%); Utah: 8,322 (2.8%)
- Health indicators
 - Percent receiving prenatal care: Weber: 76.0; Davis: 80.0; Salt Lake: 75.6; Utah: 76.5
 - Low birth rate babies percent 2012-2016 (2,500 grams): Weber: 7.5; Davis: 6.5; Salt Lake: 7.5; Utah: 6.3
 - Infant mortality rate 2012-2016 (per 1,000 live births) Weber: 6.3; Davis: 4.3; Salt Lake: 5.2; Utah: 5.1
 - Teen birth rate 2012-2016 (per 1,000 teens): Weber: 11.1; Davis: 4.4; Salt Lake: 10.3; Utah: 5.0
 - Abuse Rate (data 7/1/16-7/1/17, per 1,000 children): Weber: 14.9; Davis: 6.9; Salt Lake: 11.3; Utah: 6.3
 - Percent children uninsured 2012-2016: Weber: 7.5; Davis: 4.7; Salt Lake: 10.1; Utah: 7.2
- Grandparents responsible for their grandchildren under 18
 - Weber: 1,726; Davis: 2,699; Salt Lake: 6,971; Utah: 2,451

2017 Promise Partnership Regional Council Report

View the full report [here](#).

Source: United Way Salt Lake

Date Published: 2018

Methodology: - U.S. Department of Housing and Urban Development developed an index analyzing neighborhood-level data and characteristics. The HUD 2011 opportunity index primarily relied on data from the 2005–2009 American Community Survey.

Report Themes

- Key indicators the report focuses on are meant to prepare children for school, improve their school performance, and ensure that they are prepared for the professional world. These indicators are kindergarten readiness, 3rd-grade reading, 8th-grade math, postsecondary readiness, postsecondary completion, health, and financial stability.
- Utah ranks 49th in the nation in public K-12 revenue per student.
- Utah has the worst rate in the nation for FAFSA completion, meaning that students are potentially missing opportunities for federal grants and loans, as well as scholarships.
- 64% of Utah jobs will require some form of postsecondary degree or credential by 2020.
- Only 24% of women are in Utah's STEM workforce, which is the worst rate in the nation.
- 65% of Utah youth with major depression have not received any mental health treatment.
- Intergenerational poverty is a key factor in children's performance and future poverty.

Key Findings

- **Overview**
 - The Promise Partnership is currently only for 6 school districts: Canyons, Davis, Granite, Ogden, Park City, and Salt Lake City. These school districts are within Salt Lake County, Davis County, Weber County, and Summit County.
 - Utah currently ranks 23rd in the nation for the high school graduation rate of low-income students, just above the national average of 76.1%.
- **K-3**
 - 68% of 0-5-year-olds in the Promise Partnership regions are developmentally on track.
 - 14% are chronically absent from school, lowering their reading levels. There is still a large disparity between low-income students, racial minorities, English language learners when compared to other students in the indicators of kindergarten readiness and reading proficiency.
 - Non-Latino children are 3x more likely to have health insurance than Latino children.
- **6-12**
 - Only 38% of 6th graders in the Promise Partnership regions are proficient in math.
 - Low-income students are becoming much more proficient in 8th-grade math when compared with other students. Granite School District (in Salt Lake County), grew particularly quickly.
- **Post-secondary**
 - Only 63% of high school seniors in the Promise Partnership region meet the minimum for college readiness with a composite score of at least 18 on the ACT.
 - 62% of graduating Utah seniors are not ready for college math.

- 55% of Utah students do not complete the Free Application for Federal Student Aid (FAFSA). This is the worst rate in the nation.
- Disparities between low-income and non-low-income, minorities and non-minorities, and English language learners and non-English language learners are closing at this level.
- 27% of Utah adults have some college but no degree, which is the second highest percentage in the nation.
- Latinos are closing the gap of the post-secondary completion rate, which is lower than non-Latinos at every school, at Salt Lake Community College and the University of Utah.

Division of Services for People with Disabilities - Annual Report 2016

View the full report [here](#).

Source: Utah Department of Human Services

Date Published: 2016

Report Themes

- The legislature, in 2016, appropriated additional funding to expand the disabilities programs offered by the Division of Services for People with Disabilities. This appropriation will also allow for decreased waiting-list times for those seeking access to the program's services.

Key Findings

- **Overview**
 - **Services**
 - Provides support for 4,944 people, of all ages, with intellectual disabilities or related conditions;
 - Assists 119 people with physical disabilities over the age of 18;
 - Provides services to 125 people with a brain injury diagnosis that need a level of care provided by an intermediate care facility or skilled nursing facility. This program services individuals over 18 years old;
 - Provides individual support for 259 children with autism to support an improvement in social, physical, and educational development, to better support families, and to help integrate children into their communities;
 - Services 77 people with intellectual disabilities, acquired brain injuries, and physical disabilities with funding who are not otherwise eligible for federal Medicaid funding.
 - **Demographics**
 - Serves 5,559 individuals;
 - 61.4% of those served are male, compared with 38.6% female;
 - 17% of individuals served are under 18 years old; 28.9% are between 19-29 years old; 20.8% are 30-49 years old; 14.7% are between 40-49 years old; 18.6% of those served are over 50 years old;
 - 75.9% of those served suffer from an intellectual disability; 19.2% from a related condition; 2.5% from a physical disability; and 2.4% from an acquired brain injury;

- There are currently 2,510 people waiting for an average for 5.73 years to gain access to the Division’s services. This is due to a lack of program funding necessary for serving all qualifying Utahns;
- Services within the Division fall into five primary categories: residential, host home and professional parent, supported living, self-administered, and in-home provider based. Additional services also include supported employment and day supports. Participation and service costs vary greatly within these categories.
- Supported Employment helps adults with disabilities obtain, maintain, and advance in competitive employment in integrated work settings paying minimum wage or more. These services are provided with a job coach or co-worker supports either individually or in groups. Supported employment is designed to be flexible enough to accommodate both the needs of the employer and the needs of the person. It can be arranged on a full or part-time basis, during the traditional or non-traditional workday, and takes place in settings where the person has the opportunity to work with co-workers that do not have disabilities.

Closing the Digital Divide - A Framework for Meeting CRA Obligations

View the full report [here](#).

Source: Federal Reserve of Dallas

Date Published: July 2016

Report Themes

- Education and income level strongly correlates with access to broadband, computers, and training or technical assistance necessary to establish digital literacy. The lack of access to these three key digital inclusion pillars has further exacerbated the income divide by cutting off low to moderate income communities from employment and education opportunities, banking and financial services, quality healthcare, and affordable housing. In order to improve this divide, the first focus needs to be on expanding broadband infrastructure before tackling the computer access and training needs.

Key Findings

- U.S. households with an annual salary of \$25,000 or less have a broadband adoption rate of 47 percent, while those households making more than \$100,000 have a broadband adoption rate of 92 percent.
- More than 24 million Americans lack access to fixed broadband at speeds of at least 25 Mbps for downloads and 3 Mbps for uploads.
- Digital inclusion needs to encompass the three key elements of access to broadband, access to computers, and access to training and technical assistance to. However, access to broadband infrastructure needs to be the top priority since it fuels the other two requirements.
- Workforce development, which is key for lifting individuals out of poverty, relies heavily on broadband access because 60 to 70 percent of job openings are posted online. Additionally, 37 percent of non-broadband adopters indicate it would not be easy for them to create a

professional resume if they needed to do so. 30 percent also indicate it would be difficult to contact an employer via email or fill out an online job application.

- Nearly 8 in 10 middle-skill jobs, which are jobs that largely do not call for a bachelor's degree but still offer a median hourly wage of \$15, require digital skills.
- Only 43 percent of individuals without a high school diploma use the internet, compared with 90 percent for those with a college degree.
- 84 percent of the nation's K–12 teachers report the digital divide is growing in their classrooms due to unequal access to essential learning technology resources at home.
- Banks looking to invest in digital inclusion should look at financing the three key elements of broadband access, computer access, and training access in order to improve the digital divide. An example of this approach would be investing in infrastructure with a loan for a middle-mile fiber-optic project and supporting adoption programs through grants that provide computers and technical assistance/training to low to moderate income families. To take their work even further, bank employees could offer online financial education/online banking training as part of their efforts to provide relevant skills that help people apply the usefulness of the training in their everyday lives.
- Improving digital literacy should include training programs for youth and adults that cover the subject of internet safety and security. A useful resource is the nonprofit Common Sense Media's K-12 digital citizenship curriculum.
- Examples of affordability programs:
 - Grants for new or refurbished desktop computers and laptops
 - Computer manufacturer gift of desktop computers, tablets, and laptops
 - Governmental agency gift of used desktop computers and laptops
 - University or nonprofit gift of refurbished desktop computers and laptops
 - School programs that grant students laptops
 - Municipal libraries that allow citizens to borrow laptops
 - School computer centers
 - Municipal library computer centers
 - Nonprofit technology centers with access to computers
- Examples of Digital Inclusion Programs
 - City/school/nonprofit digital literacy programs—teach how to use a computer and navigate the internet
 - City/school/nonprofit financial literacy programs—teach basic concepts of personal financial management and introduction to online banking
 - School/university/nonprofit software coding training program
 - School/university/nonprofit computer refurbishing skills program
 - School/community college computer hardware and software technical skills certification and associate degree programs
- Utah-specific statistics:
 - There is 95 percent broadband coverage in Utah, but 9 percent of the state's population is underserved.
 - Utah is ranked the 10th most connected state, but over 51,000 Utahns don't have any access to internet providers at all where they live.
 - There are a total of 132 internet providers in Utah.
 - There are 132,000 people in Utah without access to wired connection capable of 25mbps download speeds.
 - There are 215,000 people in Utah that have access to only one wired provider, leaving them no options to change providers.

- Since 2010, the Utah Broadband Project has been awarded \$5,196,025 in federal grants for Utah's Broadband Initiative.
- Since 2011, access to a wired connection of at least 10 Mbps has improved from 90.2% to 97.3% of Utahns.
- [Salt Lake City Public Library](#) is currently working to address digital inclusion and increasing internet access. The city Library circulates 20 Laptop Discovery Kits which can be checked out for up to 21 days with a library card. These kits include a laptop, a cord, mouse, case, and internet hotspots. The library also offers digital literacy classes through their Tech League at locations throughout Salt Lake City.